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CLAIMS

1. A method of providing to a user a personal and business financial forecast for a predetermined forecast period, comprising:

receiving past personal and business financial data from a period preceding the predetermined forecast period;

receiving personal and business financial goal data for the predetermined forecast period; and

calculating a personal and business financial forecast for the predetermined forecast period as a function of said past personal and business financial data and said personal and business financial goal data.

2. The method of claim 1, wherein said step of receiving past personal and business financial data comprises receiving at least a portion of said past personal and business financial data from calculated results of an average of production goal data of user-provided data.

3. The method of claim 2, wherein said production goal data comprises user-provided data taken from a group comprising: success ratios; average commission; last predetermined period's average commission percentage; percentage of sides listing sold; percentage of listing-taken sold; percentage of open sides that closed; average days to close; and average days on market.

4. The method of claim 1, wherein said step of receiving past personal and business financial data comprises receiving at least a portion of said personal and business financial data from a pre-calculated average.

5. The method of claim 4, wherein said pre-calculated average comprises an average of user-provided data from a plurality of users, taken from a group consisting of: average commission; last predetermined period's average

commission percentage; percentage of sides listing sold; percentage of listing-taken sold; percentage of open sides that closed; average days to close; and average days on market.

6. The method of claim 1, wherein said past personal and business financial data comprises success ratios, commission, income and expense data from said past period preceding the predetermined forecast period.

7. The method of claim 1, wherein said personal and business financial goal data comprises a production goal.

8. The method of claim 7, wherein said forecast data comprises forecasted income and personal and business expense data necessary to achieve said production goal.

9. The method of claim 8, further comprising reporting said forecast to the user.

10. The method of claim 9, further comprising adjusting said personal and business financial goal data.

11. The method of claim 10, wherein said step of adjusting said personal and business financial goal data is a function of adjusting data taken from a group comprising:

- (i) listing seasonality; and
- (ii) selling seasonality.

12. The method of claim 1, wherein said period preceding the predetermined forecast period is at least one year.

13. The method of claim 9, wherein said past personal and business financial data comprises success ratio data, commission, income and expense data from said past

period preceding the predetermined personal and business financial forecast period, said financial goal data comprising a production goal, said financial forecast comprising income and expense data, and said method further comprising adjusting said production goal.

14. The method of claim 10, further comprising adjusting any one of said success ratio data, income data or expense data.

15. The method of claim 10, further comprising accepting any one of said success ratio data, income data or expense data.

16. The method of claim 10, further comprising adjusting any one of said success ratio data, income data or expense data, and accepting either one of said success ratio data, income data or expense data.

17. The method of claim 15, further comprising calculating a personal and business financial budget for the predetermined forecast period as a function of said production goal data and said accepted any one of said success ratio data, income data or expense data.

18. The method of claim 15, further comprising generating a monthly worksheet for the predetermined financial forecast period as a function of said financial goal data and said accepted any one of said success ratio data, income data, or expense data.

19. The method of claim 1, wherein the method is computer-assisted using a data-programming unit and at least partly performed over a network between the user and said data-processing unit.

20. The method of claim 19, wherein said network is at least partially coupled to the Internet.

21. A computer system for providing to a user a personal and business financial forecast for a predetermined forecast period, the computer system including at least one data-processing unit operable to execute one or more executable programs, the one or more executable programs causing the at least one data-processing unit to perform steps comprising:

receiving past personal and business financial data from a period preceding the predetermined forecast period;

receiving production goal data for the predetermined forecast period; and

computing a personal and business financial forecast for the predetermined financial forecast period as a function of said past personal and business financial data and said production goal data.

22. The computer system of claim 21, wherein said step of receiving past personal and business financial data comprises receiving at least a portion of said past personal and business financial data from calculated results of an average production goal, said average production goal including user-provided data.

23. The computer system of claim 22, wherein said user-provided data in said average production goal comprises data received from a group comprising: success ratios; average commission; last predetermined period's average commission percentage; percentage of sides listing sold; percentage of listing-taken sold; percentage of open sides that closed; average days to close; and average days on market.

24. The computer system of claim 21, wherein said step of receiving past personal and business financial data

comprises receiving at least a portion of said past personal and business financial data from a pre-calculated average.

25. The method of claim 24, wherein said pre-calculated average comprises an average of user-provided data from a plurality of users, taken from a group consisting of: success ratios; average commission; last predetermined period's average commission percentage; percentage of sides listing sold; percentage of listing - taken sold; percentage of open sides that closed; average days to close; and average days on market.

26. The computer system of claim 21, wherein said past personal and business financial data comprises success ratio, commission, income and expense data from said past period preceding the predetermined forecast period.

27. The computer system of claim 26, wherein said production goal data comprises a commission goal.

28. The computer system of claim 27, wherein said financial forecast data comprises forecasted success ratio, income and expense data necessary to achieve said commission goal.

29. The computer system of claim 28, further comprising transmitting said forecast to the user.

30. The computer system of claim 29, further comprising adjusting said production goal data.

31. The computer system of claim 30, further comprising adjusting any one of said success ratio, income or expense data.

32. The computer system of claim 31, further comprising accepting any one of said success ratio, income or expense data.

33. The computer system of claim 31, further comprising adjusting any one of said success ratio, income or expense data, and accepting any one of said success ratio, income or expense data.

34. The computer system of claim 33, wherein said step of adjusting said production goal data is a function of adjusting data taken from a group consisting of:

- (i) listing seasonality; and
- (ii) selling seasonality.

35. The computer system of claim 21, wherein said period preceding the predetermined forecast period is at least a one year period.

36. The computer system of claim 21, wherein said past personal and business financial data comprises success ratios, commission, income and expense data from said past period preceding the predetermined forecast period, said production goal data comprises a commission goal, said forecast comprises success ratio, income and expense data, and said method further comprising reporting said forecast data to the user and adjusting said commission goal.

37. The computer system of claim 36, further comprising adjusting any one of said success ratio, income or expense data.

38. The computer system of claim 36, further comprising accepting any one of said success ratio, income or expense data.

39. The computer system of claim 36, further comprising calculating a personal and business financial budget for the predetermined forecast period as a function of said production goal data and said accepted any one of said success ratio, income or expense data.

40. The computer system of claim 39, further comprising generating a monthly worksheet for the predetermined forecast period as a function of said production goal data and said accepted any one of said success ratio, income or expense data.

41. The computer system of claim 21, wherein at least some of the steps are performed over a network between the user and the at least one processing unit.

42. The computer system of claim 41, wherein said network is at least partially coupled to the Internet.

43. A method for providing to a user over a computer network a forecast for a predetermined personal and business financial forecast period, comprising:

- providing a website system that includes a graphics user interface having a plurality of data entry fields capable of being populated by the user;

- receiving in at least one of said plurality of data entry fields past personal and business financial data from a period preceding the predetermined personal and business financial forecast period;

- receiving in at least another one of said data entry fields production goal data for the predetermined forecast period;

- calculating a personal and business forecast for the predetermined forecast period as a function of said past personal and business financial data and said production goal data; and

transmitting said forecast to the user via the computer network.

44. The method of claim 43, wherein said step of receiving past personal and business financial data comprises receiving at least a portion of said past personal and business financial data from calculated results of an average production goal of user-provided data.

45. The method of claim 44, wherein said production goal comprises data taken from a group comprising: success ratios; average commission; last predetermined period's average commission percentage; percentage of sides listing sold; percentage of listing-taken sold; percentage of open sides that closed; average days to close; and average days on market.

46. The method of claim 43, wherein said step of receiving past personal and business financial data comprises receiving at least a portion of said financial data from a pre-calculated average.

47. The method of claim 46, wherein said pre-calculated average comprises an average of a plurality of user-provided data taken from a group consisting of: success ratios; average commission; last predetermined period's average commission percentage; percentage of sides listing sold; percentage of listing-taken sold; percentage of open sides that closed; average days to close; and average days on market.

48. The method of claim 43, wherein said past personal and business financial data comprises success ratio, commission, income and expense data from said past period preceding the predetermined forecast period.

49. The method of claim 48, wherein said production goal data comprises a commission goal.

50. The method of claim 49, wherein said forecast data comprises forecasted success ratio, income and expense data necessary to achieve said commission goal.

51. The method of claim 50, further comprising adjusting said production goal data.

52. The computer system of claim 51, wherein said step of adjusting said production goal data is a function of adjusting data taken from a group comprising:

- (i) listing seasonality; and
- (ii) selling seasonality.

53. The method of claim 43, wherein said period preceding the predetermined forecast period is at least a one year period.

54. The method of claim 43, wherein said past personal and business financial data comprises success ratio, commission, income and expense data from said past period preceding the predetermined forecast period, said production goal data comprising a commission goal, and said financial comprising success ratio, income and expense data, said method further comprising adjusting said commission goal.

55. The method of claim 54, further comprising adjusting any one of said success ratio, income or expense data.

56. The method of claim 54, further comprising accepting any one of said success ratio, income or expense data.

57. The method of claim 54, further comprising adjusting any one of said success ratio, income or expense data, and accepting any one of said success ratio, income or expense data.

58. The method of claim 57, further comprising calculating a personal and business financial budget for the predetermined forecast period as a function of said production goal data and said accepted any one of said success ratio, income or expense data.

59. The method of claim 58, further comprising generating a monthly worksheet for the predetermined forecast period as a function of said production goal data and said accepted any one of said success ratio, income or expense data.

60. A computer implemented method of providing to a user a forecast for a predetermined forecast period, comprising:

- receiving past personal and business financial data from a period preceding the predetermined forecast period, said financial data comprising success ratio, commission, income and expense data;

- receiving production goal data for the predetermined forecast period, said production goal data comprising a commission goal;

- calculating a forecast for the predetermined forecast period as a function of at least said success ratio, commission, income and expense data and at least said commission goal;

- transmitting said forecast to the user;

- adjusting at least said commission goal;

- adjusting at least said success ratio, income or expense data;

accepting at least said commission goal and at least said success ratio, income or expense data;

calculating a financial budget for the predetermined financial forecast period as a function of said accepted commission goal and said accepted success ratio, income and expense data; and

generating a monthly worksheet for the predetermined forecast period as a function of said accepted commission goal and said accepted success ratio, income and expense data.